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Stacie H. Boswell

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: Not Assigned

Serial No.: Not Assigned

Examiner: Not Assigned

Filed: Herewith

Docket No.: 1483/3/2 PCT/US

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN
COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the references listed on the attached form PTO-1449. Pursuant to 37 C.F.R. § 1.98(a)(2)(i), copies of the U.S. patents and U.S. patent application publication references cited on the attached Form PTO-1449 are not attached. However, copies can be provided if necessary. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Atty. Docket No.: 1483/3/2 PCT/US

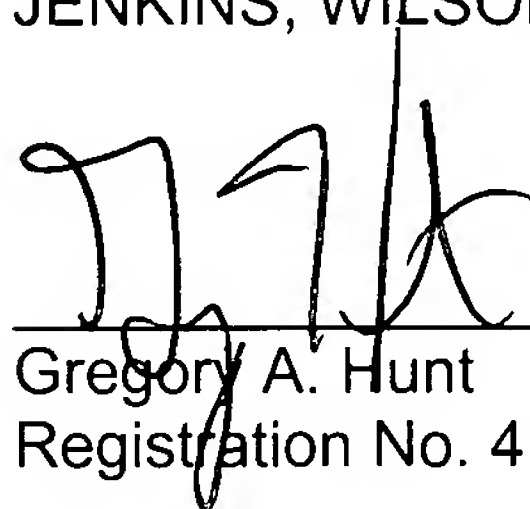
Early passage of the subject application to issue is earnestly solicited.

Respectfully submitted,

JENKINS, WILSON, TAYLOR & HUNT, P.A.

Date: February 21, 2006

By:



Gregory A. Hunt
Registration No. 41,085

Customer No.: 25297

1483/3/2 PCT/US GAH/shb

Enclosures

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| FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office | | | | Attorney Docket No. 1483/3/2 PCT/US | | Serial No. | |
|---|-----|-----------------|------------|---|-------|------------|----------------------------|
| List of Documents Cited by Applicant | | | | <div style="text-align: right;">10/569013</div> | | | |
| | | | | Applicant(s): Whiting et al. | | | |
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| | 25. | Notification of Transmittal of the International Search Report and the Written Opinion of the International Searching Authority, or the Declaration for International Application No. PCT/US04/27238 (April 28, 2005). | |
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EXAMINER _____ DATE CONSIDERED _____

*Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.